

Certificate of Notice Page 1 of 5

United States Bankruptcy Court

Eastern District of Pennsylvania

In re:

Kevin Charles Hersh, Sr
Kristen Elizabeth Hersh
Debtors

Case No. 23-11336-amc

Chapter 13

District/off: 0313-2

User: admin

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Date Rcvd: Jun 29, 2023

Form ID: 309I

Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol**Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

CERTIFICATE OF NOTICE

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 01, 2023:

Recip ID	Recipient Name and Address
db/jdb 14779978	+ Kevin Charles Hersh, Sr, Kristen Elizabeth Hersh, 105 Oval Lane, North Wales, PA 19454-1825 + FIDELITY, PO Box 770001, CINCINNATTI, OH 45277-0001

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: perezcapilatolaw@yahoo.com	Jun 30 2023 00:33:00	MICHELE PEREZ CAPILATO, Law Office of Michele Perez Capilato, 500 Office Center Drive, Suite 400, Fort Washington, PA 19034
tr	Email/Text: Info@ReadingCh13.com	Jun 30 2023 00:34:00	SCOTT F. WATERMAN [Chapter 13], Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606
smg	Email/Text: megan.harper@phila.gov	Jun 30 2023 00:34:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jun 30 2023 04:35:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 30 2023 00:34:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Jun 30 2023 00:34:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14789717	Email/PDF: bncnotices@becket-lee.com	Jun 30 2023 00:41:05	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14787530	+ Email/Text: bkfilings@zwickerpc.com	Jun 30 2023 00:34:00	American Express National Bank, AENB, c/o Zwicker and Associates, P.C., Attorneys/Agents for Creditor, P.O. Box 9043, Andover, MA 01810-0943
14779970	+ Email/PDF: bncnotices@becket-lee.com	Jun 30 2023 00:41:44	American Express Travel Related Services, Attn: Bankruptcy, Po Box 981537, El Paso, TX 79998-1537
14779971	+ Email/PDF: bncnotices@becket-lee.com	Jun 30 2023 00:41:06	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14779973	+ EDI: CAPITALONE.COM	Jun 30 2023 04:35:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14779974	+ Email/Text: bankruptcy@cavps.com	Jun 30 2023 00:34:00	Cavalry Portfolio Services, Attn: Bankruptcy, 500

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14779975	+ EDI: CITICORP.COM	Jun 30 2023 04:35:00	Summit Lake Drive, Suite 400, Vahalla, NY 10595-2321
14791010	EDI: Q3G.COM	Jun 30 2023 04:35:00	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14786138	EDI: CITICORP.COM	Jun 30 2023 04:35:00	Citibank, N.A., c/o Quantum3 Group LLC, PO Box 280, Kirkland, WA 98083-0280
14779977	+ EDI: CITICORP.COM	Jun 30 2023 04:35:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14791198	EDI: DISCOVER.COM	Jun 30 2023 04:35:00	Dsnb Bloomingdales, Attn: Recovery 'Bk', Po Box 9111, Mason, OH 45040
14779976	+ EDI: DISCOVER.COM	Jun 30 2023 04:35:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14779979	EDI: IRS.COM	Jun 30 2023 04:35:00	Internal Revenue Service, POB 7346, Philadelphia, PA 19101-7346
14791036	Email/PDF: resurgentbknotifications@resurgent.com	Jun 30 2023 00:41:00	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14779980	+ EDI: NFCU.COM	Jun 30 2023 04:35:00	Navy FCU, Attn: Bankruptcy, P.O. Box 3000, Merrifield, VA 22119-3000
14779981	+ EDI: NFCU.COM	Jun 30 2023 04:35:00	Navy Federal Cr Union, 820 Follin Lane Se, Vienna, VA 22180-4907
14784004	+ EDI: NFCU.COM	Jun 30 2023 04:35:00	Navy Federal Credit Union, P.O. Box 3000, Merrifield, VA 22119-3000
14779982	+ Email/Text: bankruptcynotices@psecu.com	Jun 30 2023 00:34:00	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
14779972	Email/Text: Bankruptcy.Notices@pnc.com	Jun 30 2023 00:33:00	BBVA, Attn: Bankruptcy, 5 South 20th St, Birmingham, AL 35233
14779983	+ Email/PDF: ebnotices@pnmac.com	Jun 30 2023 00:41:44	PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387
14779984	^ MEBN	Jun 30 2023 00:31:30	Prosper Funding LLC, 221 Main Street, Suite 300, San Francisco, CA 94105-1909
14779985	+ EDI: RMSC.COM	Jun 30 2023 04:35:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14779986	+ EDI: WTRRNBNK.COM	Jun 30 2023 04:35:00	Target Nb, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
14779987	+ EDI: USBANKARS.COM	Jun 30 2023 04:35:00	U.S. Bankcorp, Attn: Bankruptcy, 800 Nicollet Mall, Minneapolis, MN 55402-7000
14779989	+ EDI: USAA.COM	Jun 30 2023 04:35:00	USAA Federal Savings Bank, Attn: Bankruptcy, 9800 Fredricksburg Rd, San Antonio, TX 78288-0002
14779988	+ EDI: LCIUPSTART	Jun 30 2023 04:35:00	Upstart, Upstart Operations/ Attn:Bankruptcy, Po Box 1503, San Carlos, CA 94070-7503
14780688	^ MEBN	Jun 30 2023 00:31:37	Upstart Network, Inc, PO BOX 1931, Burlingame, CA 94011-1931

TOTAL: 33

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a

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preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 01, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 29, 2023 at the address(es) listed below:

Name	Email Address
MARK A. CRONIN	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmllawgroup.com
MICHELE PEREZ CAPILATO	on behalf of Debtor Kevin Charles Hersh Sr perezcapilatolaw@yahoo.com, michelecapilatolaw@gmail.com;capilatomr81063@notify.bestcase.com;capilatolaw.assistant@gmail.com
MICHELE PEREZ CAPILATO	on behalf of Joint Debtor Kristen Elizabeth Hersh perezcapilatolaw@yahoo.com michelecapilatolaw@gmail.com;capilatomr81063@notify.bestcase.com;capilatolaw.assistant@gmail.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1:	Kevin Charles Hersh Sr	Social Security number or ITIN: xxx-xx-0785
	First Name Middle Name Last Name	EIN: -----
Debtor 2:	Kristen Elizabeth Hersh	Social Security number or ITIN: xxx-xx-0848
(Spouse, if filing)	First Name Middle Name Last Name	EIN: -----
United States Bankruptcy Court:	Eastern District of Pennsylvania	Date case filed for chapter: 13 5/8/23
Case number:	23-11336-amc	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Kevin Charles Hersh Sr	Kristen Elizabeth Hersh
2. All other names used in the last 8 years		
3. Address	105 Oval Lane North Wales, PA 19454	105 Oval Lane North Wales, PA 19454
4. Debtor's attorney Name and address	MICHELE PEREZ CAPILATO Law Office of Michele Perez Capilato 500 Office Center Drive Suite 400 Fort Washington, PA 19034	Contact phone (267) 513-1777 Email: perezcapitolaw@yahoo.com
5. Bankruptcy trustee Name and address	SCOTT F. WATERMAN [Chapter 13] Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: ECFMail@ReadingCh13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office -- 9:00 A.M. to 4:00 P.M.; Reading Office -- 9:00 A.M. to 4:00 P.M. Contact phone (215)408-2800 Date: 6/29/23

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.		August 11, 2023 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: The Mtg of Creditors will be conducted, via video conference. All interested, parties shall contact the Trustee, for connection details.
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.		Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: 10/10/23 Filing deadline: 7/17/23 Filing deadline: 11/4/23
<p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>			
<p>Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>			
<p>9. Filing of plan The debtor has filed a plan. This plan proposes payment to the trustee of \$500.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 9/20/23 at 10:00 AM, Location: Courtroom #4, 900 Market Street, Philadelphia, PA 19107</p>			
<p>10. Creditors with a foreign address If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>			
<p>11. Filing a chapter 13 bankruptcy case Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>			
<p>12. Exempt property The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>			
<p>13. Discharge of debts Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.</p>			